

United States Bankruptcy Court
Southern District of MississippiIn re:
Orville Edmund Barnes
Maribel Barnes
DebtorsCase No. 20-50905-KMS
Chapter 13District/off: 0538-6
Date Rcvd: Jun 30, 2025User: mssbad
Form ID: 3180WPage 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Orville Edmund Barnes, Maribel Barnes, 19 Catfish Ln, Columbia, MS 39429-8463

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Jun 30 2025 19:56:09	Wells Fargo Bank, N.A., MAC # N9286-01Y, 1000 Blue Gentian Rd, Eagan, MN 55121-1663
4897372	+ EDI: TSY2	Jun 30 2025 23:40:00	Barclays Bank, P.o. Box 8803, Wilmington, DE 19899-8803
4897373	+ EDI: CAPITALONE.COM	Jun 30 2025 23:40:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
4909963	+ EDI: AIS.COM	Jun 30 2025 23:40:00	Capital One Bank (USA), N.A., by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
4912059	Email/PDF: bncnotices@becket-lee.com	Jun 30 2025 19:45:52	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4897374	+ EDI: JPMORGANCHASE	Jun 30 2025 23:40:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
4897376	+ EDI: CITICORP	Jun 30 2025 23:40:00	CitiBank, 701 East 60th St N, Sioux Falls, SD 57104-0432
4897375	+ EDI: CITICORP	Jun 30 2025 23:40:00	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
4897377	+ EDI: CITICORP	Jun 30 2025 23:40:00	Citibank/Exxon Mobile, Po Box 6497, Sioux Falls, SD 57117-6497
4897379	EDI: WFNNB.COM	Jun 30 2025 23:40:00	Comenity Bank, P.O. Box 183044, Columbus, OH 43218-3044
4897378	+ EDI: WFNNB.COM	Jun 30 2025 23:40:00	Comenity Bank, Po Box 182789, Columbus, OH 43218-2789
4897380	EDI: DISCOVER	Jun 30 2025 23:40:00	Discover Financial, Pob 15316, Wilmington, DE 19850
4900120	EDI: DISCOVER	Jun 30 2025 23:40:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4897381	EDI: DISCOVERPL	Jun 30 2025 23:40:00	Discover Personal Loan, P.O. Box 6105, Carol Stream, IL 60197-6105
4901140	+ EDI: DISCOVERPL	Jun 30 2025 23:40:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954

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4899979	^ MEBN	Jun 30 2025 19:41:11	Elizabeth Crowell Price, Esq., Attorney for Wells Fargo Bank, N.A., Dean Morris, LLC, 1820 Avenue of America, Monroe, LA 71201-4530
4903760	+ Email/Text: RASEBN@raslg.com	Jun 30 2025 19:45:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
4904236	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jun 30 2025 19:45:10	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
4897382	+ EDI: CAPITALONE.COM	Jun 30 2025 23:40:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
4917928	Email/PDF: resurgentbknotifications@resurgent.com	Jun 30 2025 19:45:52	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4897383	+ EDI: LENDNGCLUB	Jun 30 2025 23:40:00	LendingClub Corporation, 595 Market St, Suite 200, San Francisco, CA 94105-2802
4920290	EDI: PRA.COM	Jun 30 2025 23:40:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
4918588	EDI: Q3G.COM	Jun 30 2025 23:40:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
4897384	+ EDI: SYNC	Jun 30 2025 23:40:00	Synchrony Bank, PO Box 105972, Atlanta, GA 30348-5972
4897385	Email/Text: USBANK_bkmail@ecf.epiqsystems.com	Jun 30 2025 19:45:00	US Bank, P.O. Box 21948, Saint Paul, MN 55121-4201
4912191	EDI: USBANKARS.COM	Jun 30 2025 23:40:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
4899780	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Jun 30 2025 19:56:08	Wells Fargo Bank, N.A., Default Document Processing,, MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
4897386	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Jun 30 2025 19:56:10	Wells Fargo Home Mor, Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LendingClub Corporation

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 02, 2025

Signature: /s/Gustava Winters

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 30, 2025 at the address(es) listed below:

Name	Email Address
Elizabeth Crowell Price	on behalf of Creditor Wells Fargo Bank N.A. Eprice@hwmlawfirm.com, ecfmail@hwmlawfirm.com
Thomas Carl Rollins, Jr	on behalf of Joint Debtor Maribel Barnes trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
Thomas Carl Rollins, Jr	on behalf of Debtor Orville Edmund Barnes trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov
Warren A. Cuntz T1, Jr.	wcuntzcourt@gport13.com waccourt1@gmail.com

TOTAL: 5

Information to identify the case:

Debtor 1	Orville Edmund Barnes First Name Middle Name Last Name	Social Security number or ITIN xxx-xx-0651
Debtor 2 (Spouse, if filing)	Maribel Barnes First Name Middle Name Last Name	EIN ----- Social Security number or ITIN xxx-xx-0260 EIN -----
United States Bankruptcy Court for the Southern District of Mississippi		
Case number: 20-50905-KMS		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Orville Edmund Barnes
aka Orville E Barnes, dba Lug Nutz Garage, LLC

Maribel Barnes

Dated: 6/30/25

By the court: /s/Katharine M. Samson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.